

PLATO HOLDINGS, INC.

	CPP Disbursement Date 07/17/2009	RSSD (Holding Company) 3090842	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$80	\$75	-6.3%		
Loans	\$72	\$65	-9.6%		
Construction & development	\$4	\$2	-57.0%		
Closed-end 1-4 family residential	\$15	\$16	5.3%		
Home equity	\$6	\$5	-22.3%		
Credit card	\$0	\$0			
Other consumer	\$2	\$1	-35.9%		
Commercial & Industrial	\$21	\$19	-8.9%		
Commercial real estate	\$16	\$16	3.2%		
Unused commitments	\$9	\$10	17.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$3	\$5	62.8%		
Cash & balances due	\$3	\$3	23.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$72	\$66	-7.7%		
Deposits	\$67	\$61	-9.2%		
Total other borrowings	\$5	\$5	12.1%		
FHLB advances	\$4	\$5	28.6%		
Equity					
Equity capital at quarter end	\$9	\$9	5.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.5%	10.9%	--		
Tier 1 risk based capital ratio	13.0%	15.3%	--		
Total risk based capital ratio	14.3%	16.6%	--		
Return on equity ¹	10.3%	13.9%	--		
Return on assets ¹	1.1%	1.6%	--		
Net interest margin ¹	5.6%	5.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	82.0%	91.3%	--		
Loss provision to net charge-offs (qtr)	171.1%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.2%	0.3%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	9.6%	0.0%	1.6%	2.2%	--
Closed-end 1-4 family residential	0.0%	2.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.7%	0.6%	0.0%	--
Commercial & Industrial	5.1%	3.6%	0.0%	0.1%	--
Commercial real estate	1.6%	1.9%	0.0%	0.0%	--
Total loans	2.4%	2.1%	0.1%	0.1%	--